IN THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

Claim 1 (currently amended): A holder comprising:

- a first compartment comprising:
- a first front side and a first back side, wherein each of the first front and back sides comprises:
 - a first exterior surface opposite to a first interior surface, wherein the first exterior and interior surfaces are bordered by:
 - a first top side opposite to a first bottom side; and
 - a first proximal lateral side opposite to a first distal lateral side, wherein the first proximal and first distal lateral sides join the first top side to the first bottom side;
- a first pocket secured to the first interior surface of the first front side and to the first interior surface of the first back side, wherein the first pocket is collapsible and wherein the first pocket comprises a front insert joined to a rear insert by a proximal side insert and a distal side insert, wherein the proximal and distal side inserts are opposite to each other, and further wherein each of the proximal and distal side inserts comprises a V like shape wherein an apex of the V points towards an interior of the holder, and further wherein the apex is between the front and rear inserts, and wherein the first pocket further comprises a plurality of side walls attached to the interior surfaces of the first front and back sides, and wherein the front insert, rear insert, proximal side insert, and distal side insert are attached to the plurality of side walls; and
 - a first zipper element joining the first front side to the first back side; and a second compartment comprising:
 - a second front side opposite to a second back side, wherein each of the second front and back sides comprises:
 - a second exterior surface opposite to a second interior surface, wherein said second exterior and interior surfaces are bordered by:

a second top side opposite to a second bottom side;

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a second proximal lateral side opposite to a second distal lateral side, wherein the second proximal and distal lateral sides join the second top side to the second bottom side;

an accordion file secured to the second interior surface of the second front side and to the second interior surface of the second back side; and

a second zipper element joining the second front side to the second back side of the second compartment;

wherein the first and second compartments are joined together.

Claims 2-20 (cancelled).